

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Steven C. Halper, Constance A. Wilson and Stephen M. Hourigan

Serial No.: 10/046,945

Filed: 01/14/2002

Title: Automated Loan Risk Assessment System and Method

Examiner: Graham, C.

Group Art Unit: 3692

**Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

**RESPONSE**

Sir:

This is a response to the outstanding final Office Action dated December 4, 2008, on the above-identified invention. The time period for response is extendible to and including June 4, 2008.

**Amendments to the Claims** begin on page 2 of this response.

**Applicant's Remarks** begin on page 16 of this response.